

United States Bankruptcy Court  
Northern District of California

In re:  
Eric Robert Green  
Kathryn Kaye Green  
Debtors

Case No. 13-41687-CN  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0971-4

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 45

Date Rcvd: May 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2018.

db/jdb +Eric Robert Green, Kathryn Kaye Green, 724 Shumardi Oak Court, Brentwood, CA 94513-4638  
smg ++CALIFORNIA STATE BOARD OF EQUALIZATION, ACCOUNT REFERENCE GROUP MIC 29, P O BOX 942879,  
SACRAMENTO CA 94279-0029  
(address filed with court: State Board of Equalization, Collection Dept., P.O. Box 942879,  
Sacramento, CA 94279)  
smg +Labor Commissioner, 1515 Clay St., Room 801, Oakland, CA 94612-1463  
cr ECAST SETTLEMENT CORPORATION, PO BOX 28136, NEW YORK, NY 10087-8136  
cr +Wells Fargo Bank, N.A., Pite Duncan, LLP, c/o Catherine T. Vinh,  
4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921  
13162386 +Aes/suntrust Bank, Po Box 2461, Harrisburg, PA 17105-2461  
13162390 +Barclays Bank Delaware, Attention: Bankruptcy, Po Box 1337, Philadelphia, PA 19105  
13234961 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
13329078 +Suntrust, American Education Services, PO Box 8183, Harrisburg, PA 17105-8183  
13162407 Wachovia Mortgage/World Savings and Loan, Attn: Bankruptcy Dept.(T7419-015), Po Box 659558,  
San Antonio, TX 78265  
13269902 +Wells Fargo Bank NA, AKA: Wachovia Mortgage, a division of We, Attn: Bankruptcy Department,  
4101 Wiseman Blvd, MAC# T7416-023, San Antonio, TX 78251-4200  
13287726 +Wells Fargo Bank, N.A., AKA: Wachovia Mortgage, a division of,  
Wells Fargo Attn: Bankruptcy Department, 4101 Wiseman Blvd, MAC# T7416-023,  
San Antonio, TX 78251-4200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: EDD.COM May 02 2018 06:53:00 CA Employment Development Dept.,  
Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001  
smg EDI: CALTAX.COM May 02 2018 06:53:00 CA Franchise Tax Board,  
Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952  
cr +EDI: BASSASSOC.COM May 02 2018 06:53:00 Capital One, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
cr +EDI: WFFC.COM May 02 2018 06:53:00 Wells Fargo Bank, N.A., MAC X2303-01A, 1 Home Campus,  
Des Moines, IA 50328-0001  
13325848 EDI: BECKLEE.COM May 02 2018 06:53:00 AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP,  
POB 3001, MALVERN, PA 19355-0701  
13162387 +EDI: AMEREXPR.COM May 02 2018 06:53:00 American Express,  
American Express Special Research, Po Box 981540, El Paso, TX 79998-1540  
13162389 EDI: BANKAMER.COM May 02 2018 06:53:00 Bank Of America, Attention: Recovery Department,  
4161 Piedmont Pkwy., Greensboro, NC 27410  
13162388 EDI: BANKAMER.COM May 02 2018 06:53:00 Bank Of America, 4060 Ogletown/Stanton Rd,  
Newark, DE 19713  
13162396 EDI: CITICORP.COM May 02 2018 06:53:00 Citibank Usa,  
Citicorp Credit Services/Attn: Centraliz, Po Box 20507, Kansas City, MO 64195  
13162406 EDI: CITICORP.COM May 02 2018 06:53:00 Unvl/citi, Attn.: Centralized Bankruptcy,  
Po Box 20507, Kansas City, MO 64195  
13162391 +EDI: CAPITALONE.COM May 02 2018 06:53:00 Cap One, Po Box 30253,  
Salt Lake City, UT 84130-0253  
13162392 +EDI: CAPITALONE.COM May 02 2018 06:53:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
Po Box 30285, Salt Lake City, UT 84130-0285  
13162393 EDI: CAPITALONE.COM May 02 2018 06:53:00 Capital One, P.O Box 60024,  
City of Industry, CA 91716-0024  
13330864 +EDI: BASSASSOC.COM May 02 2018 06:53:00 Capital One, N.A., c/o Bass & Associates, P.C.,  
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
13279347 +E-mail/Text: bncmail@w-legal.com May 02 2018 03:01:03 Cerastes, Llc,  
C O Weinstein And Riley, Ps, 2001 Western Avenue, Ste 400, Seattle, WA 98121-3132  
13162394 +E-mail/Text: cst.bankruptcy@chase.com May 02 2018 03:01:29 Chase, Po Box 7013,  
Indianapolis, IN 46207-7013  
13162395 +EDI: CHASE.COM May 02 2018 06:53:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
13162397 +E-mail/Text: electronicbkydocs@nelnet.net May 02 2018 03:01:00 Dept Of Education/neln,  
121 S 13th St, Lincoln, NE 68508-1904  
13173085 EDI: DISCOVER.COM May 02 2018 06:53:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
13162398 +EDI: DISCOVER.COM May 02 2018 06:53:00 Discover Fin Svcs Llc, Po Box 15316,  
Wilmington, DE 19850-5316  
13162399 EDI: CALTAX.COM May 02 2018 06:53:00 Franchise Tax Board, Attn: Sharon Jones,  
1515 Clay Street, Suite 3N-305, Oakland, CA 94612-1431  
13162400 +EDI: RMSC.COM May 02 2018 06:53:00 Gemb/Mens Wearhouse, Attn: bankruptcy, Po Box 103104,  
Roswell, GA 30076-9104  
13162401 +EDI: CITICORP.COM May 02 2018 06:53:00 Home Deport Credit SVC, PO Box 6926,  
The Lakes, NV 88901-6926  
13162403 +EDI: IRS.COM May 02 2018 06:53:00 Internal Revenue Service, 2970 Market Street,  
Mail Stop 5-Q30.133, Philadelphia, PA 19104-5002  
13162404 +E-mail/Text: electronicbkydocs@nelnet.net May 02 2018 03:01:00 Nelnet Loan Services,  
3015 S. Parker Road, Suite 425, Aurora, CO 80014-2904

District/off: 0971-4

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 45

Date Rcvd: May 01, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13217506 +E-mail/Text: electronicbkydocs@nelnet.net May 02 2018 03:01:00  
Nelnet on behalf of the U.S. Dept. of ED, 3015 South Parker Road, Suite 400,  
Aurora, CO 80014-2904  
13300690 EDI: PRA.COM May 02 2018 06:53:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541  
13280196 EDI: Q3G.COM May 02 2018 06:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
13162405 +EDI: SEARS.COM May 02 2018 06:53:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
14099413 +EDI: WFFC.COM May 02 2018 06:53:00 Wells Fargo Bank, N.A., PO Box 31557,  
Billings, MT 59107-1557  
14099414 +EDI: WFFC.COM May 02 2018 06:53:00 Wells Fargo Bank, N.A., 1 Home Campus,  
Des Moines, IA 50328-0001  
13291108 EDI: eCAST.COM May 02 2018 06:53:00 eCAST Settlement Corporation, POB 29262,  
New York NY 10087-9262  
13681899 +EDI: BASSASSOC.COM May 02 2018 06:53:00 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083  
TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Wells Fargo Bank, N.A., Pite Duncan, LLP, c/o Catherine T. Vinh,  
4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921  
cr\* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262  
13298960\* +Cerastes, Llc, C O Weinstein And Riley, Ps, 2001 Western Avenue, Ste 400,  
Seattle, WA 98121-3132  
13162402\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 03, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2018 at the address(es) listed below:

Alane A. Becket on behalf of Creditor eCAST Settlement Corporation notices@becket-lee.com  
Catherine T. Vinh on behalf of Creditor Wells Fargo Bank, N.A., cvinh@piteduncan.com,  
ecfcnb@piteduncan.com  
Jennifer Pursley on behalf of Creditor eCAST Settlement Corporation ecf@bass-associates.com  
Joan M. Grimes on behalf of Joint Debtor Kathryn Kaye Green joangrimeslaw@gmail.com,  
grimesecf@gmail.com  
Joan M. Grimes on behalf of Debtor Eric Robert Green joangrimeslaw@gmail.com,  
grimesecf@gmail.com  
Martha G. Bronitsky 13trustee@oak13.com  
Office of the U.S. Trustee/Oak USTPRegion17.OA.ECF@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 **Eric Robert Green**  
First Name Middle Name Last Name  
Debtor 2 **Kathryn Kaye Green**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Northern District of California**  
Case number: **13-41687**

Social Security number or ITIN **xxx-xx-2170**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-3705**  
EIN **-----**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric Robert Green

Kathryn Kaye Green

4/30/18**By the court:**Charles Novack  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**